

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:)	CASE NO.: 3:14-bk-00581
)	CHAPTER 13
MICHAEL RYAN PROFFITT)	
LAURA ELIZABETH PROFFITT)	
Debtor(s).)	

MOTION FOR REFERRAL TO MORTGAGE MODIFICATION MEDIATION

The Debtors request entry of an order referring the Debtors and PHH MORTGAGE on the debtors' primary residence located at 3552 Bay Island Circle, Jacksonville Beach, Florida 32250 to mortgage modification mediation, and in support state:

1. The Debtors filed this Chapter 13 case in an attempt to retain their primary residence.
2. The Debtors would like to modify the terms of the mortgages encumbering their primary residence. The Debtors' income will allow them to contribute as much as 31 percent of their current gross income to payment of their modified mortgage debt.
3. Mediation will assist the parties in negotiation of a modification of the relevant mortgages.
4. Debtors will pay the \$350 mediation cost to their Attorney prior to attending any scheduled mediation.

Wherefore, Debtors request the entry of an order referring this case to mediation and for such other and further relief as this Court deems just and proper.

DATED: February 28, 2014

PARKER & DUFRESNE, P.A.

/s/Donald M. DuFresne

DONALD M. DUFRESNE
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Attorney for Debtors

**CERTIFICATE OF SERVICE OF MOTION FOR REFERRAL
TO MORTGAGE MODIFICATION MEDIATION**

I HEREBY CERTIFY that a true and correct copy of the foregoing Motion for Referral to Mortgage Modification Mediation has been furnished to:

PHH MORTGAGE 2001 Bishops Gates Blvd. Mt. Laurel, NJ 08054 (Creditor as reported on debtors credit report and schedules)	Michael Ryan Proffitt Laura Elizabeth Proffitt 3552 Bay Island Circle Jacksonville Beach, FL 32250 (Debtor at his usual place of abode)
Gladstone Law Group 1499 W Palmetto Pk Rd., Ste 360 Boca Raton, FL 33486 (Creditor's attorney as listed in the State Court foreclosure action and on schedules)	Office of the United States Trustee 400 W. Washington Street, Suite 1100 Orlando, Florida 32801
Douglas W. Neway Chapter 13 Trustee (served electronically)	

either electronically to all interested parties via the CM/ECF system, facsimile transmission and/or U.S. Mail, Postage prepaid on February 28, 2014.

PARKER & DUFRESNE, P.A.

/s/Donald M. DuFresne

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